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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

VANCE BIENGARDO and
DAWN R. JULIUS-BIENGARDO,

CASE NO. 14-36201 (CGM)
CHAPTER 13

Debtor(s).

STATE OF NEW YORK)
)ss.:
COUNTY OF DUTCHESS)

I, Leah S. Madera, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Poughquag, New York.

On November 19, 2014, I served a true and completed copy of the Financial Packet, including the following documents:

- [X] A copy of the Debtor(s)' two (2) most recent Income Tax Returns, signed & dated;
- [X] A copy of the most bank statements for accounts ending ***5983; and *** 7868;
- [X] A copy of the completed 4506-T Form, signed & dated;
- [X] A copy of the completed Uniform Borrower Assistance Form, signed & dated;
- [X] A copy of the completed Hardship Affidavit Form, signed & dated;
- [X] A copy of most recent thirty (30) days paycheck stubs;
- [] A copy of the Debtor(s) Hardship Letter, signed & dated;
- [] Proof of Second Party Income by Affidavit;
- [X] Other (please specify):
 1. Completed Profit & Loss Statement for Vance Biengardo dba Express Pool Builders from August 2013 through August 2014;
 2. Letter of Explanation of Child Support and Pension Benefits received by Dawn Julius Biengardo;
 3. Copy of Domestic Relations Order in support of Letter of Explanation;
 4. Copy of Dawn Julius Biengardo's M&T Bank Account No. *****5983

for May 2, 2014 through August 1, 2014 with pension and child support income circled;
5. Current utility bill.

upon the following parties at the following addresses:

VIA FIRST CLASS MAIL & EMAIL

Shapiro, DiCaro & Barak, LLC
105 Maxess Rd., Suite N109
Melville, NY 11747
Attn: Kimberly Manno

Please be advised that the loss mitigation contact is as follows:

Name: Andrea B. Malin

Title: Attorney for the Debtor(s)

Phone Number: (845) 298-1600

Fax Number: (845) 298-1265

Email Address: genmallaw@optonline.net

Dated: Wappingers Falls, New York
November 19, 2014

/s/ Leah S. Madera
LEAH S. MADERA

Sworn to before me this
19th day of November, 2014

/s/ Andrea B. Malin
Andrea B. Malin
Notary Public, State of New York
Qualified in Dutchess County
Commission Expires 6/23/2018